February 10, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref: Delphi Corp Case # 05-44481 filed October 8, 2005 Document # 14705 to <u>Cancel</u> OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. The majority of recent retirees also experienced a reduced monthly pension level because they had to retire prior to reaching the age of 62. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, their families and employees soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40-60% of their savings, as well as the loss of income due to their reduced monthly pension level. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for retirees. Thus, the cost of health care benefits for retirees is a decreasing cost to the

company with each passing year as coverage ends for retirees at the 65 age milestone.

Please know that each of the 15,000 plus retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

I ask you to REJECT this motion.

Sincerely yours,

Thomas R. James 224 Waterford Drive Centerville, Ohio 45458

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